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**NO TRANSFER
TAX PAID**

QUITCLAIM DEED

032966

PREMIUM BANK F/K/A
PREMIUM FEDERAL SAVINGS BANK, a corporation duly organized and existing by law and having a place of business at Gibbsboro, County of Camden and State of New Jersey,

for consideration paid

PREMIUM BANK F/K/A
grants to PREMIUM FEDERAL SAVINGS BANK, a corporation duly organized and existing by law and having a place of business at Gibbsboro, County of Camden and State of New Jersey, without QUITCLAIM COVENANTS,

A certain lot or parcel of land, with the buildings thereon, situate on the northwesterly side of West River Road, so-called, in the City of Waterville, Kennebec County, State of Maine, being Lot numbered three hundred sixty (360) as shown on a plan entitled "Plan of Sidney Terrace, Waterville, Maine", dated August 1922 by J. H. Burleigh, C.E., recorded in the Kennebec County Registry of Deeds in Plan Book 8, Page 86 and 87, and being further bounded and described as follows:

Beginning at the intersection of the northwesterly right-of-way line of said West River Road with the northeasterly right-of-way line of Paul Avenue, so-called; thence northeasterly along the northwesterly right-of-way line of said West River Road a distance of 53.85 feet to the easterly corner of said Lot 360; thence northwesterly along the northeasterly line of said Lot 360 a distance of 122 feet to the northerly corner of said Lot 360; thence southwesterly along the northwesterly line of said Lot 360 a distance of 50 feet to the northeasterly right-of-way line of said Paul Avenue; thence southeasterly along the northeasterly right-of-way line of said Paul Avenue a distance of 102 feet to the point of beginning.

The above description is based exclusively on said "Plan of Sidney Terrace" and is without the benefit of a current Standard Boundary Survey.

Being the same premises conveyed to Tammy J. Benedict by Warranty Deed of Amy L. Earle and Kim M. Lane, dated July 2, 1990 and recorded in said Registry in Vol. 3759, Page 1. Also being the same premises described in Mortgage Deed dated June 9, 1993 from Tammy J. Benedict to Peoples Heritage Savings Bank and recorded in said Registry in Vol. 4413, Page 258, said Mortgage was subsequently assigned by Assignment dated May 23, 1996 from Peoples Heritage Savings Bank to Premium Federal Savings Bank and recorded in said Registry in Vol. 5147, Page 36. Premium Federal Savings Bank instituted foreclosure proceedings by commencing civil action seeking a Judgment of Foreclosure and Sale in the District Court, Division of Northern Kennebec, on March 28, 1997,

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and recording a Clerk's Certificate in said Registry in Vol. 5337, Page 330. The said Premium Federal Savings Bank recovered Judgment of Foreclosure and Sale and Default Judgment from said District Court, on July 11, 1997, and did cause to be published in the "Morning Sentinel", notice of sale, said notice having been published in the October 25, November 1 and 8, 1997, editions of said newspaper. The said Premium Federal Savings Bank, being the successful bidder at the public sale held on December 2, 1997, acquired title to the said premises, free and clear of all interest, thereby being the true and lawful owner of said premises hereinabove described.

IN WITNESS WHEREOF, the said PREMIUM BANK F/K/A PREMIUM FEDERAL SAVINGS BANK has caused this instrument to be signed in its corporate name and sealed with its corporate seal by EDWARD PETROSKY, its Senior Vice President, hereunto duly authorized this 18th day of December, 1997.

Signed, Sealed and Delivered in the presence of
 PREMIUM BANK, F/K/A
 PREMIUM FEDERAL SAVINGS BANK

[Signature]

By *[Signature]*
 EDWARD PETROSKY
 Its: Senior Vice President

STATE OF NEW JERSEY
 CAMDEN, ss.



December 18th, 1997

Personally appeared the above-named EDWARD PETROSKY in his said capacity as Senior Vice President of Premium Federal Savings Bank and acknowledged the foregoing instrument to be his free act and deed and the free act and deed of said Premium Federal Savings Bank.

Before me,

[Signature]
 Notary Public

CATHERINE McDONALD
 NOTARY PUBLIC OF NEW JERSEY
 My Commission Expires August 30, 2000



RECEIVED KENNEBEC SS.

97 DEC 24 AM 9:00

Attest: *[Signature]*
 REGISTER OF DEEDS

JORDAN & MAHER - ATTORNEYS AT LAW - LIOULTON, MAINE 04750